

United States Bankruptcy Court  
District of South DakotaIn re:  
Robert Daniel Carrico  
Chaska Lynn Carrico  
DebtorsCase No. 09-10231-CLN  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0869-1

User: msem  
Form ID: b9aPage 1 of 2  
Total Noticed: 50

Date Rcvd: Oct 24, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2011.

db/db +Robert Daniel Carrico, Chaska Lynn Carrico, 706 N. High St., Aberdeen, SD 57401-3167  
 aty +Cheryl Schremp DuPris, Assistant U.S. Attorney, PO Box 7240, Pierre, SD 57501-7240  
 aty +David J. Fransen, PO Box 1433, Aberdeen, SD 57402-1433  
 aty +Joe M. Lozano, Jr., Brice, Vander Linden & Wernick, P.C., 9441 LBJ Freeway, Suite 350,  
 PO Box 829009, Dallas, TX 75382-9009  
 aty Mitchell D Johnson, Johnson Law Office, 2902 W Main St Ste 1, Rapid City, SD 57702-8174  
 aty Robert E. Hayes, PO Box 1030, Sioux Falls, SD 57101-1030  
 tr +Forrest C. Allred, 14 Second Ave SE Ste 200, Aberdeen, SD 57401-4246  
 frtr Dale A. Wein, Bankruptcy Trustee, PO Box 1329, Aberdeen, SD 57402-1329  
 cr +HSBC Consumer & Mortgage Lending, 636 Grand Regency Blvd, Brandon, FL 33510-3942  
 958448 Accounts Management, Inc., P.O. Box 1843, Sioux Falls, SD 57101-1843  
 958449 +Anesthesia Care, LTD, P.O. Box 7025, Amagansett, NY 11930-7025  
 958450 Avera St. Luke's Hospital, 305 S. State St., P.O. Box 4450, Aberdeen, SD 57402-4450  
 958451 Bantz, Gosch & Cremer, LLC, P.O. Box 970, Aberdeen, SD 57402-0970  
 958452 Bledsoe Family Chiropractic Clinic, 231 6th Avenue Southeast, Aberdeen, SD 57401  
 978124 CitiFinancial, Inc., P.O. Box 140489, Irving, TX 75014-0489  
 958457 +CitiFinancial, 522 Moccasin Dr., Aberdeen, SD 57401-5059  
 958459 +Direct Check, 601 W. Blvd., Rapid City, SD 57701-2643  
 965891 +Direct Loan Servicing Center, PO Box 5609, Greenville, TX 75403-5609  
 958460 +Dollar Loan Center, 119 Sixth Avenue Southwest, Aberdeen, SD 57401-5947  
 958461 +Dr. Gregg Van Beek, 3015 6th Avenue Southeast, #12, Aberdeen, SD 57401-5460  
 963995 +HSBC Consumer and Mortgage Lending, 636 Grand Regency Blvd, Brandon, Florida 33510-3942  
 958463 Home Federal Bank, P.O. Box 5000, Sioux Falls, SD 57117-5000  
 958468 Midwest Credits, Inc., P.O. Box 1088, Aberdeen, SD 57402-1088  
 965892 Payment Center, U.S. Department of Education, PO Box 530260, Atlanta, GA 30353-0260  
 958470 +Thomas P. Tonner, Tonner, Tobin & King, P.O. Box 1456, Aberdeen, SD 57402-1456  
 958471 +U.S. Department Of Education, P.O. Box 5609, Greenville, TX 75403-5609  
 958472 +U.S. Small Business Administration, 10737 Gateway West, Suite 300, El Paso, TX 79935-4910  
 974905 +United Accounts, PO Box 518, Aberdeen, SD 57402-0518  
 958477 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657  
 (address filed with court: WFS/Wachovia Dealer Services, P.O. Box 1697,  
 Winterville, NC 28590)  
 958473 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657  
 (address filed with court: Wachovia Dealer Services, P.O. Box 25341,  
 Santa Ana, CA 92799-5341)  
 958475 Wells Fargo Financial Cards, P.O. Box 98791, Las Vegas, NV 89193-8791

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BFCALLRED.COM Oct 24 2011 21:18:00 Forrest C. Allred, 14 Second Ave SE Ste 200,  
 Aberdeen, SD 57401-4246  
 ust E-mail/Text: ustpregion12.sx.ecf@usdoj.gov Oct 24 2011 21:17:38 Bruce J. Gering,  
 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462  
 cr +EDI: PRA.COM Oct 24 2011 21:18:00 PRA Receivables Management, LLC, PO Box 41067,  
 Norfolk, VA 23541-1067  
 958447 +E-mail/Text: robyn.ewalt@averastlukes.org Oct 24 2011 21:17:36 Aberdeen Family Physicians,  
 105 S. State St., Ste. 113, Aberdeen, SD 57401-4502  
 958454 E-mail/Text: ngoodman@cashcall.com Oct 24 2011 21:17:35 CashCall, Inc.,  
 Attn: Loan Servicing, P.O. Box 66007, Anaheim, CA 92816  
 958453 EDI: CAPITALONE.COM Oct 24 2011 21:18:00 Capital One, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 960783 EDI: BLINE.COM Oct 24 2011 21:18:00 CashCall Inc, MS 550, PO Box 91121,  
 Seattle, WA 98111-9221  
 958455 +E-mail/Text: ngoodman@cashcall.com Oct 24 2011 21:17:35 CashCall, Inc.,  
 1600 S. Douglass Road, Anaheim, CA 92806-5948  
 958456 EDI: CHASE.COM Oct 24 2011 21:18:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 974900 EDI: CHASE.COM Oct 24 2011 21:18:00 Chase Bank USA NA, P.O. BOX 15145,  
 Wilmington DE 19850-5145  
 958462 +EDI: FBDEL.COM Oct 24 2011 21:18:00 First Bank Of Delaware, Attn: Customer Support,  
 P.O. Box 37727, Philadelphia, PA 19101-5027  
 958464 EDI: HFC.COM Oct 24 2011 21:18:00 HSBC Mortgage Services, Customer Care Department,  
 636 Grand Regency Blvd., Brandon, FL 33510-3942  
 958465 +EDI: HFC.COM Oct 24 2011 21:18:00 HSBC Mortgage Services, P.O. Box 3425,  
 Buffalo, NY 14240-3425  
 963579 EDI: MERRICKBANK.COM Oct 24 2011 21:18:00 Merrick Bank, c/o Resurgent Capital Services,  
 PO Box 10368, Greenville, SC 29603-0368  
 958466 +EDI: MERRICKBANK.COM Oct 24 2011 21:18:00 Merrick Bank, P.O. Box 5000,  
 Draper, UT 84020-5000  
 958467 EDI: MERRICKBANK.COM Oct 24 2011 21:18:00 Merrick Bank Visa, P.O. Box 5721,  
 Hicksville, NY 11802-5721  
 986677 EDI: PRA.COM Oct 24 2011 21:18:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk, VA 23541-1067  
 960637 +EDI: WFFC.COM Oct 24 2011 21:18:00 Wells Fargo Bank NA, 4137 121st Street,  
 Urbandale IA 50323-2310

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Form ID: b9a

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

958474 EDI: WFFC.COM Oct 24 2011 21:18:00 Wells Fargo Financial, P.O. Box 5943,  
Sioux Falls, SD 57117-5943  
958476 EDI: WFFC.COM Oct 24 2011 21:18:00 Wells Fargo Financial Cards, P.O. Box 5943,  
Sioux Falls, SD 57117-5943

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

958458 ###Citifinancial, P.O. Box 499, Hanover, MD 21076-0499  
958469 ###Money Station, Inc., 23 6th Avenue Southwest, Aberdeen, SD 57401-6005

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

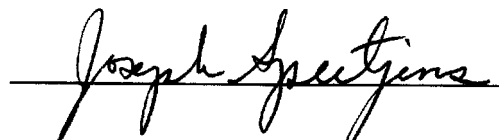
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2011

Signature:



Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **09-10231**

**UNITED STATES BANKRUPTCY COURT**  
District of South Dakota

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was converted to a case under chapter 7 on 10/24/11

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

<b>Debtor(s):</b> Robert Daniel Carrico aka Bob Carrico 706 N. High St. Aberdeen, SD 57401		Chaska Lynn Carrico 706 N. High St. Aberdeen, SD 57401
<b>Case Number:</b> 09-10231	<b>Social Security/Taxpayer ID Numbers:</b> xxx-xx-7594 xxx-xx-9434	
<b>Attorney for Debtor(s):</b> David J. Fransen PO Box 1433 Aberdeen, SD 57402 Telephone number: 605-226-8234	<b>Bankruptcy Trustee:</b> Forrest C. Allred 14 Second Ave SE Ste 200 Aberdeen, SD 57401 Telephone number: 605-225-3933	

**Meeting of Creditors:**

Date: **November 22, 2011**      Time: **11:30 AM**      Location: **115 4th Ave SE, Rm 206-7, Federal Building, Aberdeen, SD 57401**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Discharge of Debtor(s) or to Challenge Dischargeability of Certain Debts: 1/23/12**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

<b>Address of the Bankruptcy Clerk's Office:</b> 225 S. Pierre St., Room 203 Pierre, SD 57501-2463 Telephone number: 605-945-4460 <a href="http://www.sdb.uscourts.gov">www.sdb.uscourts.gov</a>	<b>For the Court:</b> Frederick M. Entwistle Clerk of the Bankruptcy Court
<b>Hours Open:</b> Monday – Friday 8:00 AM – 5:00 PM	<b>Date:</b> 10/24/11

**SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.**

## EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Discharge of Debtor(s) <i>or</i> to Challenge Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	<b>Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.</b>

— Refer to Other Side for Important Deadlines and Notices —